



Order Filed on October 27, 2019
by Clerk U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

**Marie-Ann Greenberg MAG-1284
Marie-Ann Greenberg, Standing Trustee
30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550
973-227-2840
Chapter 13 Standing Trustee**

**IN RE:
RANDOLPH RUBY
CHRISTINE L RUBY**

Case No.: 19-19280

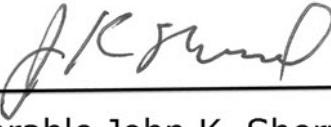
Hearing Date: 10/24/2019

Judge: JOHN K. SHERWOOD

ORDER DENYING CONFIRMATION AND DISMISSING PETITION

The relief set forth on the following pages, numbered two (2) is hereby ORDERED.

DATED: October 27, 2019



**Honorable John K. Sherwood
United States Bankruptcy Court**

Debtor(s): RANDOLPH RUBY
CHRISTINE L RUBY

Case No.: 19-19280JKS

Caption of Order: Order Denying Confirmation and Dismissing Petition

THIS MATTER having come before the Court on 10/24/2019 for a Confirmation Hearing of the Debtor(s)' Chapter 13 Plan, and the Court having considered the Chapter 13 Standing Trustee's report and good and sufficient cause having been shown, it is hereby

ORDERED AND DIRECTED, that the Confirmation of Debtor(s)' Chapter 13 Plan is hereby denied; and it is further

ORDERED AND DIRECTED, that the Debtor(s)' Voluntary Petition for Relief under Chapter 13 and all proceedings thereunder be and they hereby are dismissed without prejudice; and it is further

ORDERED AND DIRECTED, that upon case dismissal any funds held by the Chapter 13 Standing Trustee from payments made on account of Debtor(s)' Plan, less applicable Trustee fees and commissions, shall be disbursed to the Debtor(s) except

\$537.60

shall be disbursed to the Debtor(s)' Counsel for Counsel Fees and Costs hereby allowed as Administrative expenses and/or adequate protection payments due under the proposed plan or by Court Order.

Pursuant to 11 U.S.C. Sec. 349(b) this Court, for cause, retains jurisdiction over any additional application filed within 30 days by any administrative claimants for funds on hand with the Chapter 13 Trustee.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Randolph Ruby
 Christine L Ruby
 Debtors

Case No. 19-19280-JKS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Oct 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2019.

db/jdb +Randolph Ruby, Christine L Ruby, 22 Circle Drive, Millington, NJ 07946-1708

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Matrix Financial Services Corporation
 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
 Kevin Gordon McDonald on behalf of Creditor Matrix Financial Services Corporation
 kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
 Marie-Ann Greenberg magecf@magnettrustee.com
 Mark K. Smith on behalf of Joint Debtor Christine L Ruby markksmithlaw@aol.com,
 Romasmith@aol.com
 Mark K. Smith on behalf of Debtor Randolph Ruby markksmithlaw@aol.com, Romasmith@aol.com
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 6